

# Coronavirus (Covid-19)

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FAQ's

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## Updated FAQs

**In light of the recent developments relating to Covid-19, Legal & General Insurance would like to confirm that we are actively monitoring the situation. Our primary aim is to support your customers in times when they most need it, and this is unchanged.**

**We would like to share some further details in relation to our approach:**

### **Has there been any change in Legal & General's Philosophy in respect of Underwriting and Claims as a result of Coronavirus (Covid-19)?**

We have not changed our underwriting or claims philosophy, but of course keep the situation under review. Customers should continue to answer the questions on our application form truthfully.

As with any disclosed condition where a recent diagnosis has been made and the outcome and severity is unknown, if a customer tells us they have been diagnosed with the virus, or that they intend to seek medical attention for developing symptoms, or they are being tested for it, we will have to postpone their application until they have fully recovered or they know their test result and are confirmed symptom free. As always, we will pay all valid claims.

### **Are there any additional questions asked about travel?**

We have not made any changes to the application questions we ask about recent travel, and have no immediate plans to do so.

### **How will self-isolation impact a potential Income Protection Benefit (IPB) claim?**

People may be off work due to self-isolation without necessarily experiencing symptoms. Our Income Protection Benefit terms and conditions state that individuals would need to have a medical condition to qualify. However, we will consider the medically advised 2 week period of self-isolation as counting towards any work absence, even if the coronavirus (Covid-19) has not yet been diagnosed.

### **If a customer was diagnosed with Coronavirus (Covid-19) leading to respiratory failure, would we pay on a Critical Illness Cover (CIC) claim?**

Critical illnesses are identified under a specific set of criteria and Coronavirus is not a specified critical illness under the terms of our policy. In the unfortunate event that a customer were to develop a critical illness we cover as a result of Coronavirus, then we would approach this claim in the same way as we would usually. Our Claims Philosophy is very clear: We pay all valid claims.

### **Are you considering putting a Coronavirus exclusion into any new plans being taken out, or is it too soon to decide?**

We have no plans to apply an exclusion or to change our current underwriting approach. We will continue to monitor the situation as it develops.

### **Would anyone applying for a plan who is currently self-isolating or has had confirmation of Coronavirus, have their underwriting decision deferred until the client is 'clear'?**

We have not changed our underwriting or claims philosophy, but of course keep the situation under review. Customers should continue to answer the questions on our application form truthfully. As with any disclosed condition where a recent diagnosis has been made and the outcome and severity is unknown, if a customer tells us they have been diagnosed with the virus, or that they intend to seek medical attention for developing symptoms, or they are being tested for it, we will have to postpone their application until they have fully recovered or they know their test result and are confirmed symptom free.

### **How are you considering your employees?**

Steps have been put in place to safeguard our staff. There are travel restrictions in place and following successful continuity testing we've now advised all employees who are able to, to work from home. Please remember your customers can access all of their documents on My Account including updating direct debit and contact details, simply visit

<https://myaccount.landq.com/>

We will endeavour to keep as many agents on the phone as possible during this period but our call centre hours are subject to change.

Current Opening Hours (subject to change)

- Application Enquiries: Mon to Fri 9am - 5pm
- Existing Customers: Mon to Fri 9am - 5pm
- Claims: Mon to Fri 9am - 5pm

**Legal & General is actively monitoring the situation. If you have any questions, please speak to your usual Legal & General contact.**